

IN THE CLAIMS:

Please amend Claims 1, 2, and 5-13, and cancel Claims 3 and 4, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A system for completing a transaction using a transaction device comprising:

a transaction device associated with a transaction account and a transaction account identifier identifying the transaction account ~~transaction device proxy code~~, said transaction device ~~comprising~~ including a transaction device database for storing said ~~transaction device proxy code~~ transaction account identifier;

a transaction device reader system in communication with said transaction device and configured to receive the transaction account identifier from said transaction device, wherein, after receiving said transaction account identifier, said transaction device reader system generates a transaction device proxy code, deletes the transaction account identifier, and does not communicate the transaction account identifier for use in further transaction processing; and

a transaction device account issuer system configured to:

maintain the transaction account associated with the transaction device,
receive the transaction device proxy code,
correlate the transaction device proxy code with the transaction account,
and
process the transaction using the transaction account.

2. (Currently Amended) A system according to claim 1, further comprising a merchant system in communication said transaction device account issuer system, said merchant system including a merchant system database[[,]] and said transaction device reader system, wherein said transaction device reader system is a point of interaction (POI) device in communication with said transaction device ~~transponder~~ for transmitting and receiving data from said transaction device ~~transponder~~ in a contactless environment, the POI being in RF communication with said ~~RFID~~ transaction device.

3. (Canceled)

4. (Canceled)

5. (Currently Amended) A system according to claim 2 [[4]], ~~wherein said transaction device provides said proxy code and said transaction device identifier to said merchant system POI~~, said merchant system associating said transaction device proxy code ~~and said transaction device identifier to said~~ a transaction request.

6. (Currently Amended) A system according to claim 5, wherein said merchant system provides at least said transaction device proxy code ~~identifier~~ and said transaction request to said issuer system.

7. (Currently Amended) A system according to claim 6, wherein said transaction device account issuer system correlates said transaction device proxy code ~~identifier~~ to said

transaction account identifier and then to said ~~unique~~ transaction account, said transaction device account issuer system satisfying said transaction request relative to said ~~unique~~ transaction account.

8. (Currently Amended) A system according to claim 7, wherein said transaction ~~device~~ account identifier is encrypted prior to providing said transaction-~~device~~ account identifier to said merchant system.

9. (Currently Amended) A system according to claim 8, wherein said ~~encrypted transaction account identifier~~ transaction device proxy code is decrypted by said transaction device account issuer system prior to said transaction device account issuer system correlating said transaction device proxy code identifier to said ~~unique~~ transaction account.

10. (Currently Amended) A system according to claim 9, wherein said proxy code is unique to said ~~RFID~~ transaction ~~device~~ account.

11. (Currently Amended) A system according to claim 9, wherein said transaction device proxy code is unique to said transaction device account issuer system.

12. (Currently Amended) A method for completing a transaction in a contactless environment said method including:

providing a ~~proxy code~~ and a transaction account identifier to a radio frequency identification (RFID) transaction device;

~~transmitting facilitating the providing of said proxy code and~~ said transaction account identifier ~~from said RFID transaction device to a transaction device reader merchant~~ system;

receiving, at the transaction device reader system, the transaction account identifier, wherein after receiving the transaction account identifier, the transaction device reader system generates a transaction device proxy code, deletes the transaction account identifier, and does not communicate the transaction account identifier for use in further transaction processing;

~~receiving facilitating the providing of said transaction device proxy code and said transaction device identifier to~~ at a transaction device issuer system, said transaction device issuer system maintaining a transaction device account correlative to the transaction account identifier, wherein said transaction device issuer system correlates the transaction device proxy code with the transaction account; and

facilitating the completion of a transaction request correlative to the transaction device account.

13. (Currently Amended) A method according to claim 12, further including correlating the proxy code to a distinct transaction device.

14. (Original) A method according to claim 12, further including correlating the proxy code to a distinct transaction account issuer system.